## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:

Adar, et al.

Serial No:

10/509,373

For:

APPARATUS, SYSTEM AND METHOD FOR DISPUTE

RESOLUTION, REGULATION COMPLIANCE AND QUALITY

MANAGEMENT IN FINANCIAL INSTITUTIONS

Filed:

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Mail Stop RCE

Commissioner for Patents P.O.Box 1450 Alexandria, VA 22313-1450

AMENDMENT ACCOMPANYING RCE UNDER 37 CFR § 1.114

Dear Sir,

A final office action was mailed on November 5, 2009 ("the Office Action"). In response to the Office Action, applicants are filing a request for continued examination under 37 CFR § 1.114. Applicants are submitting the present amendment that responds to the Office Action to comply with 37 CFR §1.114(c).

Amendments to the description begin on page 2 of this document.

Amendments to the Claims begin on page 3 of this document.

Remarks begin on page 12 of this document.